

SERFF Tracking Number:	UNUM-125547724	State:	Arkansas
Filing Company:	Unum Life Insurance Company of America	State Tracking Number:	38430
Company Tracking Number:	LTC-128 (2/08)		
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Group Long Term Care		
Project Name/Number:	/		

## Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: UNUM-125547724 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: LTC-128 (2/08)

Co Status:

Author: Jay Burt

Date Submitted: 03/14/2008

State Tr Num: 38430

State Status: Filed-Closed

Reviewer(s): Harris Shearer

Disposition Date: 07/11/2008

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/23/2008

State Status Changed: 07/23/2008

Corresponding Filing Tracking Number:

Filing Description:

Advertising Form# LTC-128 (2/08) The Benefits of Long Term Care Insurance

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Deemer Date:

## Company and Contact

### Filing Contact Information

Jay Burt, Senior Contract Analyst

2211 Congress Street

Portland, ME 04122

jkbur@unum.com

(207) 575-5738 [Phone]

(423) 209-3499[FAX]

SERFF Tracking Number:	UNUM-125547724	State:	Arkansas
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Product Name:	Group Long Term Care		
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**Filing Company Information**

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	
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<i>SERFF Tracking Number:</i>	<i>UNUM-125547724</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>38430</i>
<i>Company Tracking Number:</i>	<i>LTC-128 (2/08)</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	1 Advertisement Form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$25.00	03/14/2008	18678312

SERFF Tracking Number:	UNUM-125547724	State:	Arkansas
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/23/2008	07/23/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Revised AR Deemer Letter	Supporting Document	Jay Burt	06/11/2008	06/11/2008
AR Deemer Letter	Supporting Document	Jay Burt	06/11/2008	06/11/2008

<i>SERFF Tracking Number:</i>	<i>UNUM-125547724</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>38430</i>
<i>Company Tracking Number:</i>	<i>LTC-128 (2/08)</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Disposition**

Disposition Date: 07/11/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	UNUM-125547724	State:	Arkansas
Filing Company:	Unum Life Insurance Company of America	State Tracking Number:	38430
Company Tracking Number:	LTC-128 (2/08)		
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Group Long Term Care		
Project Name/Number:	/		

Item Type	Item Name	Item Status	Public Access
Supporting Document	AR Filing Letter	Filed-Closed	Yes
Supporting Document	NAIC Transmittal	Filed-Closed	Yes
Supporting Document (revised)	Revised AR Deemer Letter	Filed-Closed	Yes
Supporting Document	AR Deemer Letter	Withdrawn	Yes
Form	The Benefits of Long Term Care Insurance	Filed-Closed	Yes

SERFF Tracking Number: UNUM-125547724 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 38430  
Company Tracking Number: LTC-128 (2/08)  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Group Long Term Care  
Project Name/Number: /

**Amendment Letter**

Amendment Date:

Submitted Date: 06/11/2008

**Comments:**

Revised Deemer Letter

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Revised AR Deemer Letter**

Comment: Please see attached Revised Deemer Letter. Deemer date in the body of the letter was incorrect. Should read July 11, 2008.

AR Deemer Letter for LTC-128 \_2-08\_.pdf

SERFF Tracking Number: UNUM-125547724 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 38430  
Company Tracking Number: LTC-128 (2/08)  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Group Long Term Care  
Project Name/Number: /

**Amendment Letter**

Amendment Date:  
Submitted Date: 06/11/2008

**Comments:**

AR Deemer Letter

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: AR Deemer Letter**

Comment: Please see attached Deemer Letter.

AR Deemer Letter for LTC-128 \_2-08\_.pdf



SERFF Tracking Number: UNUM-125547724 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 38430  
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TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Group Long Term Care  
Project Name/Number: /

## Form Schedule

**Lead Form Number:** LTC-128 (2/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	LTC-128 (2/08)	Advertising	The Benefits of Long Term Care Insurance	Initial		0	AR Filing Letter.pdf



March 14, 2008

JULIE BENAFIELD BOWMAN  
COMMISSIONER OF INSURANCE  
STATE OF ARKANSAS  
DEPARTMENT OF INSURANCE  
1200 WEST 3<sup>RD</sup> STREET  
LITTLE ROCK AR 72201-1904

Re: Unum Life Insurance Company of America, NAIC #565-62235  
FEIN # 01-0278678 License #7700440  
Group Long Term Care Advertising  
Form Numbers: LTC-128 (2/08)

Dear Commissioner Benafield Bowman:

The enclosed form is submitted for your review and approval. The form has been updated and replaces previously approved form LTC-128 (11/04). This form is intended for presentation and description to the insurance-buying public and is designed to be used with Unum's Group Long Term Care products, GLTC04 and RGLTC04, marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy forms GLTC04 and RGLTC04 were approved by your department on June 1, 2004.

**Form No.:** LTC-128 (2/08)

**Form Description:** The Benefits of Long Term Care Insurance

**Form Type:** Invitation to Inquire

**Replaces Form No.:** LTC-128 (11/04)

We would like you to consider the sources and statistical information as "bracketed" or "variable" text that can be updated or removed to reflect the most up-to-date sources without being refiled. Should revisions be made to the body of this material, we will refile for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3616 or email [jburt@unum.com](mailto:jburt@unum.com).

Sincerely,

A handwritten signature in cursive script, appearing to read "Jay K. Burt".

Jay K. Burt  
Senior Contract Analyst  
Unum Long Term Care Contracts Compliance

<i>SERFF Tracking Number:</i>	<i>UNUM-125547724</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>38430</i>
<i>Company Tracking Number:</i>	<i>LTC-128 (2/08)</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-125547724 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 38430  
Company Tracking Number: LTC-128 (2/08)  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Group Long Term Care  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** AR Filing Letter **Review Status:** Filed-Closed 07/23/2008  
**Comments:**  
**Attachment:**  
AR Filing Letter.pdf

**Satisfied -Name:** NAIC Transmittal **Review Status:** Filed-Closed 07/23/2008  
**Comments:**  
**Attachment:**  
AR 2006 NAIC Transmittal UA.pdf

**Satisfied -Name:** Revised AR Deemer Letter **Review Status:** Filed-Closed 07/23/2008  
**Comments:**  
Please see attached Revised Deemer Letter. Deemer date in the body of the letter was incorrect. Should read July 11, 2008.  
**Attachment:**  
AR Deemer Letter for LTC-128 \_2-08\_.pdf



March 14, 2008

JULIE BENAFIELD BOWMAN  
COMMISSIONER OF INSURANCE  
STATE OF ARKANSAS  
DEPARTMENT OF INSURANCE  
1200 WEST 3<sup>RD</sup> STREET  
LITTLE ROCK AR 72201-1904

Re: Unum Life Insurance Company of America, NAIC #565-62235  
FEIN # 01-0278678 License #7700440  
Group Long Term Care Advertising  
Form Numbers: LTC-128 (2/08)

Dear Commissioner Benafield Bowman:

The enclosed form is submitted for your review and approval. The form has been updated and replaces previously approved form LTC-128 (11/04). This form is intended for presentation and description to the insurance-buying public and is designed to be used with Unum's Group Long Term Care products, GLTC04 and RGLTC04, marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy forms GLTC04 and RGLTC04 were approved by your department on June 1, 2004.

**Form No.:** LTC-128 (2/08)

**Form Description:** The Benefits of Long Term Care Insurance

**Form Type:** Invitation to Inquire

**Replaces Form No.:** LTC-128 (11/04)

We would like you to consider the sources and statistical information as "bracketed" or "variable" text that can be updated or removed to reflect the most up-to-date sources without being refiled. Should revisions be made to the body of this material, we will refile for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3616 or email [jburt@unum.com](mailto:jburt@unum.com).

Sincerely,

A handwritten signature in cursive script, appearing to read "Jay K. Burt".

Jay K. Burt  
Senior Contract Analyst  
Unum Long Term Care Contracts Compliance

**Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)**

<b>1.</b>	<b>Prepared for the State of</b>	<b>ARKANSAS</b>				
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<b>2.</b>	<b>Department Use Only</b>					
	<b>State Tracking ID</b>					

  

<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>
	Unum Life Insurance Company of America 2211 Congress Street Portland, Maine 04122	Maine		565	62235	01-0278678

  

<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>	<b>E-mail Address</b>
	Jay K. Burt Unum Life Ins. Co. of America 2211 Congress St. M456 Portland, ME 04122	800-974-2266 X55738	423-209-3572	jburt@unum.com

  

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> <b>Review &amp; Approval</b> <input type="checkbox"/> File & Use <input type="checkbox"/> Informational  <input type="checkbox"/> Combination (please explain): _____  <input type="checkbox"/> Other (please explain) : _____
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<b>6.</b>	<b>Company Tracking Number</b>	<b>LTC-128 (2/08)</b>
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> Resubmission     Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input checked="" type="checkbox"/> <b>Small and Large</b> <input checked="" type="checkbox"/> <b>Employer</b> <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance</b>	<b>Long Term Care</b>
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	<b><u>LTC03G.001</u></b>
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11.	Submitted Documents	<p><b>✓ FORMS</b></p> <p><input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate</p> <p><input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <b>✓ Advertising</b></p> <p><input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other: _____</p> <p><b><input type="checkbox"/> RATES</b></p> <p><input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate</p> <p><b><input type="checkbox"/> FILING OTHER THAN FORM OR RATE:</b></p> <p>Please explain: _____</p> <p><b><u>SUPPORTING DOCUMENTATION</u></b></p> <p><input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization</p> <p><input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements</p> <p><input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications</p> <p><input type="checkbox"/> Actuarial Memorandum</p> <p><input type="checkbox"/> Other: _____</p>
12	Filing Submission Date	March 13, 2008
13	Filing Fee (If required)	<p>Amount <u>\$25.00</u> Check Date _____</p> <p>Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>EFT</u></p>
14	Date of Domiciliary Approval	pending
15	Filing Description:	
	Advertising	

16	Certification (If required)	
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>ARKANSAS</u>.</p> <p>Print Name <u>Jay K. Burt</u> Title <u>Senior Contract Analyst</u></p> <p>Signature <u>Jay K. Burt</u> Date <u>March 13, 2008</u></p>		

<b>18.</b>	<b>Form Filing Attachment</b>
<b>This filing transmittal is part of company tracking number</b>	<b>LTC-128 (2/08)</b>
<b>This filing corresponds to rate filing company tracking number</b>	

	<b>Document Name</b>	<b>Form Number</b>		<b>Replaced Form Number</b>
	<b>Description</b>			<b>Previous State Filing Number</b>
01	<b>Guide your employees to prepare for the future</b>	LTC-128 (2/08)	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	<b>Product Overview Sheet</b>			
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1





2211 Congress Street  
Portland, ME 04122  
207 575 2211  
[www.unum.com](http://www.unum.com)

June 11, 2008

Julie Benafield-Bowman  
Commissioner of Insurance  
State of Arkansas  
Department of Insurance  
1200 West 3<sup>rd</sup> Street  
Little Rock, AR 72201-1904

Re: Unum Life Insurance Company of America, NAIC #565-62235  
FEIN # 01-0278678  
Group Long Term Care Advertising  
Form Numbers: LTC-128 (2/08)  
Initial Filing Date; March 14, 2008  
SERFF Filing #UNUM-125547724  
Arkansas State Tracking #38430

Dear Commissioner:

We are deeming the above forms approved, pursuant to 23-29-109 (5)(b)(1), effective July 11, 2008.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3499 or email [jburt@unum.com](mailto:jburt@unum.com).

Sincerely,

A handwritten signature in cursive script, appearing to read "Jay K. Burt".

Jay K. Burt  
Senior Contract Analyst  
Unum Long Term Care Contracts Compliance

<i>SERFF Tracking Number:</i>	<i>UNUM-125547724</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>38430</i>
<i>Company Tracking Number:</i>	<i>LTC-128 (2/08)</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Supporting Document	AR Deemer Letter	06/11/2008	AR Deemer Letter for LTC-128 _2-08_.pdf



2211 Congress Street  
Portland, ME 04122  
207 575 2211  
[www.unum.com](http://www.unum.com)

June 11, 2008

Julie Benafield-Bowman  
Commissioner of Insurance  
State of Arkansas  
Department of Insurance  
1200 West 3<sup>rd</sup> Street  
Little Rock, AR 72201-1904

Re: Unum Life Insurance Company of America, NAIC #565-62235  
FEIN # 01-0278678  
Group Long Term Care Advertising  
Form Numbers: LTC-128 (2/08)  
Initial Filing Date; March 14, 2008  
SERFF Filing #UNUM-125547724  
Arkansas State Tracking #38430

Dear Commissioner:

We are deeming the above forms approved, pursuant to 23-29-109 (5)(b)(1), effective March 7, 2008.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3499 or email [jburt@unum.com](mailto:jburt@unum.com).

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